

STATISTICAL INFORMATION ONLY: Debtor must select the number of each of the following items included in the Plan.

0 Valuation of Security

0 Assumption of Executory Contract or Unexpired Lease

0 Lien Avoidance

Last revised: September 1, 2018

**UNITED STATES BANKRUPTCY COURT
District of New Jersey**

In Re: **Margaret L. Boone**

Case No.: 19-22781

Judge: MBK

Debtor(s)

CHAPTER 13 PLAN AND MOTIONS

☐ Original

☒ Modified/Notice Required

Date: 1/24/2020

☐ Motions Included

☐ Modified/No Notice Required

THE DEBTOR HAS FILED FOR RELIEF UNDER
CHAPTER 13 OF THE BANKRUPTCY CODE.

YOUR RIGHTS MAY BE AFFECTED

You should have received from the court a separate *Notice of the Hearing on Confirmation of Plan*, which contains the date of the confirmation hearing on the Plan proposed by the Debtor. This document is the actual Plan proposed by the Debtor to adjust debts. You should read these papers carefully and discuss them with your attorney. Anyone who wishes to oppose any provision of this Plan or any motion included in it must file a written objection within the time frame stated in the *Notice*. Your rights may be affected by this plan. Your claim may be reduced, modified, or eliminated. This Plan may be confirmed and become binding, and included motions may be granted without further notice or hearing, unless written objection is filed before the deadline stated in the Notice. The Court may confirm this plan, if there are no timely filed objections, without further notice. See Bankruptcy Rule 3015. If this plan includes motions to avoid or modify a lien, the lien avoidance or modification may take place solely within the chapter 13 confirmation process. The plan confirmation order alone will avoid or modify the lien. The debtor need not file a separate motion or adversary proceeding to avoid or modify a lien based on value of the collateral or to reduce the interest rate. An affected lien creditor who wishes to contest said treatment must file a timely objection and appear at the confirmation hearing to prosecute same.

The following matters may be of particular importance. Debtors must check one box on each line to state whether the plan includes each of the following items. If an item is checked as "Does Not" or if both boxes are checked, the provision will be ineffective if set out later in the plan.

THIS PLAN:

☐ DOES ☒ DOES NOT CONTAIN NON-STANDARD PROVISIONS. NON-STANDARD PROVISIONS MUST ALSO BE SET FORTH IN PART 10.

☐ DOES ☒ DOES NOT LIMIT THE AMOUNT OF A SECURED CLAIM BASED SOLELY ON VALUE OF COLLATERAL, WHICH MAY RESULT IN A PARTIAL PAYMENT OR NO PAYMENT AT ALL TO THE SECURED CREDITOR. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

☐ DOES ☒ DOES NOT AVOID A JUDICIAL LIEN OR NONPOSSESSORY, NONPURCHASE-MONEY SECURITY INTEREST. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

Initial Debtor(s)' Attorney RNB

Initial Debtor: MLB

Initial Co-Debtor _____

Part 1: Payment and Length of Plan

a. The debtor shall pay \$1,550.00 Monthly to the Chapter 13 Trustee, starting on July 1, 2019 for approximately 60 months.

b. The debtor shall make plan payments to the Trustee from the following sources:

- ☒ Future Earnings
☐ Other sources of funding (describe source, amount and date when funds are available):

c. Use of real property to satisfy plan obligations:

☐ Sale of real property
Description:
Proposed date for completion: _____

☐ Refinance of real property:
Description:
Proposed date for completion: _____

☐ Loan modification with respect to mortgage encumbering property:
Description:
Proposed date for completion: _____

d. ☐ The regular monthly mortgage payment will continue pending the sale, refinance or loan modification.

e. ☐ Other information that may be important relating to the payment and length of plan:

Part 2: Adequate Protection

☒ NONE

a. Adequate protection payments will be made in the amount of \$ ____ to be paid to the Chapter 13 Trustee and disbursed pre-confirmation to ____ (creditor).

b. Adequate protection payments will be made in the amount of \$ ____ to be paid directly by the debtor(s) outside the Plan, pre-confirmation to: ____ (creditor).

Part 3: Priority Claims (Including Administrative Expenses)

a. All allowed priority claims will be paid in full unless the creditor agrees otherwise:

Creditor	Type of Priority	Amount to be Paid
State of New Jersey	Taxes and certain other debts	\$5,000.00
Law Office of Robert Braverman	Administrative	\$3,000.00
McDowell Law, PC	Supplemental Attorney's Fees	\$300.00

b. Domestic Support Obligations assigned or owed to a governmental unit and paid less than full amount:

Check one:

- ☒ None
☐ The allowed priority claims listed below are based on a domestic support obligation that has been

assigned to or is owed to a governmental unit and will be paid less than the full amount of the claim pursuant to 11 U.S.C.1322(a)(4):

Creditor	Type of Priority	Claim Amount	Amount to be Paid
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Part 4: Secured Claims

a. Curing Default and Maintaining Payments on Principal Residence: ☒ NONE

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor shall pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)
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Specialized Loan Servicing	\$2,536.00	\$2,536.00	\$2,536.00
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b. Curing and Maintaining Payments on Non-Principal Residence & other loans or rent arrears: ☒ NONE

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor will pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)
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c. Secured claims excluded from 11 U.S.C. 506: ☒ NONE

The following claims were either incurred within 910 days before the petition date and are secured by a purchase money security interest in a motor vehicle acquired for the personal use of the debtor(s), or incurred within one year of the petition date and secured by a purchase money security interest in any other thing of value:

Name of Creditor	Collateral	Interest Rate	Amount of Claim	Total to be Paid through the Plan Including Interest Calculation
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d. Requests for valuation of security, Cram-down, Strip Off & Interest Rate Adjustments ☒ NONE

1.) The debtor values collateral as indicated below. If the claim may be modified under Section 1322(b)(2), the secured creditor shall be paid the amount listed as the "Value of the Creditor Interest in Collateral," plus interest as stated. The portion of any allowed claim that exceeds that value shall be treated as an unsecured claim. If a secured claim is identified as having "NO VALUE" it shall be treated as an unsecured claim.

NOTE: A modification under this section ALSO REQUIRES the appropriate motion to be filed under Section 7 of the Plan.

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor Interest in Collateral	Annual Interest Rate	Total Amount to Be Paid
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2.) Where the Debtor retains collateral and completes the Plan, payment of the full amount of the allowed secured claim shall discharge the corresponding lien.

e. Surrender ☒ NONE

Upon confirmation, the stay is terminated as to surrendered collateral only under 11 U.S.C. 362(a) and that the stay under 11 U.S.C 1301 be terminated in all respects. The Debtor surrenders the following collateral:

Creditor	Collateral to be Surrendered	Value of Surrendered Collateral	Remaining Unsecured Debt
Toyota Motor Credit Corporation	2018 Lexus RX350	\$40,175.00	\$46,752.96

f. Secured Claims Unaffected by the Plan ☐ NONE

The following secured claims are unaffected by the Plan:

Creditor

Bank of America

g. Secured Claims to be Paid in Full Through the Plan ☐ NONE

Creditor	Collateral	Total Amount to be Paid through the Plan

Part 5: Unsecured Claims ☐ NONE

a. **Not separately classified** allowed non-priority unsecured claims shall be paid:

- ☐ Not less than \$___ to be distributed *pro rata*
- ☐ Not less than ___ percent
- ☒ *Pro Rata* distribution from any remaining funds

b. **Separately classified unsecured** claims shall be treated as follows:

Creditor	Basis for Separate Classification	Treatment	Amount to be Paid

Part 6: Executory Contracts and Unexpired Leases ☒ NONE

(NOTE: See time limitations set forth in 11 U.S.C. 365(d)(4) that may prevent assumption of non-residential real property leases in this Plan.)

All executory contracts and unexpired leases, not previously rejected by operation of law, are rejected, except the following, which are assumed:

Creditor	Arrears to be Cured in Plan	Nature of Contract or Lease	Treatment by Debtor	Post-Petition Payment

Part 7: Motions ☐ NONE

NOTE: All plans containing motions must be served on all potentially affected creditors, together with

local form, *Notice of Chapter 13 Plan Transmittal*, within the time and in the manner set forth in D.N.J. LBR 3015-1. A *Certification of Service, Notice of Chapter 13 Plan Transmittal and valuation* must be filed with the Clerk of Court when the plan and transmittal notice are served.

a. Motion to Avoid Liens under 11 U.S.C. Section 522(f). ☒ NONE

The Debtor moves to avoid the following liens that impair exemptions:

Creditor	Nature of Collateral	Type of Lien	Amount of Lien	Value of Collateral	Amount of Claimed Exemption	Sum of All Other Liens Against the Property	Amount of Lien to be Avoided
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b. Motion to Avoid Liens and Reclassify Claim from Secured to Completely Unsecured. ☒ NONE

The Debtor moves to reclassify the following claims as unsecured and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor's Interest in Collateral	Total Amount of Lien to be Reclassified

c. Motion to Partially Void Liens and Reclassify Underlying Claims as Partially Secured and Partially Unsecured. ☒ NONE

The Debtor moves to reclassify the following claims as partially secured and partially unsecured, and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Amount to be Deemed Secured	Amount to be Reclassified as Unsecured

Part 8: Other Plan Provisions

a. Vesting of Property of the Estate

- ☒ Upon Confirmation
☐ Upon Discharge

b. Payment Notices

Creditors and Lessors provided for in Parts 4, 6 or 7 may continue to mail customary notices or coupons to the Debtor notwithstanding the automatic stay.

c. Order of Distribution

The Standing Trustee shall pay allowed claims in the following order:

- 1) Ch. 13 Standing Trustee Commissions
- 2) Other Administrative Claims
- 3) Secured Claims

- 4) Lease Arrearages
- 5) Priority Claims
- 6) General Unsecured Claims

d. Post-Petition Claims

The Standing Trustee ☒ is, ☐ is not authorized to pay post-petition claims filed pursuant to 11 U.S.C. Section 1305(a) in the amount filed by the post-petition claimant.

Part 9: Modification ☒ NONE

If this Plan modifies a Plan previously filed in this case, complete the information below.

Date of Plan being modified: 6/28/2019.

Explain below why the plan is being modified:	Explain below how the plan is being modified:
Debtor's desired to surrender their 2018 Lexus	Moved Creditor from Unaffected Section 4(f) to Surrender Section 4(e).

Are Schedules I and J being filed simultaneously with this Modified Plan? ☐ Yes ☒ No

Part 10 : Non-Standard Provision(s): Signatures Required

Non-Standard Provisions Requiring Separate Signatures:

☒ NONE

☐ Explain here:

Any non-standard provisions placed elsewhere in this plan are ineffective.

Signatures

The Debtor(s) and the attorney for the Debtor(s), if any, must sign this Plan.

By signing and filing this document, the debtor(s), if not represented by an attorney, or the attorney for the debtor(s) certify that the wording and order of the provisions in this Chapter 13 Plan are identical to *Local Form, Chapter 13 Plan and Motions*, other than any non-standard provisions included in Part 10.

I certify under penalty of perjury that the above is true.

Date: 1/24/2019 /s/ Margaret L. Boone
Margaret L. Boone
Debtor

Date: _____
Joint Debtor

Date 1/24/2019 /s/ Robert N. Braverman, Esquire
Robert N. Braverman, Esquire
Attorney for the Debtor(s)

Certificate of Notice Page 7 of 9

United States Bankruptcy Court
District of New JerseyIn re:
Margaret L. Boone
DebtorCase No. 19-22781-MBK
Chapter 13**CERTIFICATE OF NOTICE**

District/off: 0312-3

User: admin
Form ID: pdf901Page 1 of 3
Total Noticed: 70

Date Rcvd: Feb 25, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 27, 2020.

db
518325810 +Margaret L. Boone, 25 Taisley Lane, Burlington, NJ 08016-5159
518386789 American Express, PO Box 981535, El Paso, TX 79998-1535
American Express National Bank, c/o Becket and Lee LLP, PO Box 3001,
Malvern PA 19355-0701
518325811 +American Heritage, PO Box 52779, Philadelphia, PA 19115-7779
518325812 ++BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238
(address filed with court: Bank of America, PO Box 982236, El Paso, TX 79998-2236)
Bank of America, N.A., PO BOX 31785, Tampa, FL 33631-3785
518431647 +Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
518415897 +CBNA, PO Box 6497, Sioux Falls, SD 57117-6497
518325815 Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
518416209 +Citi Cards CBNA, PO Box 6241, Sioux Falls, SD 57117-6241
518325816 +Citibank, N.A., 701 East 60th Street North, Sioux Falls, SD 57104-0493
518448306 Citizens Bank, PO Box 42010, Providence, RI 02940-2010
518325817 +Discover, PO Box 742655, Cincinnati, OH 45274-2655
518325820 +Ditech, 1100 Virginia Dr, #100A, Fort Washington, PA 19034-3277
518325821 +FNB Omaha, PO Box 3412, Omaha, NE 68103-0412
518410078 +Federal Home Loan Corporation, Trustee(See 410), c/o Specialized Loan Servicing LLC,
8742 Lucent Blvd, Suite 300, Highlands Ranch, Colorado 80129-2386
518363840 +JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A.,
c/o Robertson, Anschutz & Schneid, P.L., 6409 Congress Avenue, Suite 100,
Boca Raton, FL 33487-2853
518325827 ++Law Office of Robert Braverman, LLC, 1060 N. Kings Hwy, Suite 333,
Cherry Hill, NJ 08034-1910
518325829 +Lexus Financial, 240 Gibraltar Rd, Horsham, PA 19044-2334
518325830 +Lowe's, PO Box 965040, Orlando, FL 32896-5040
518365856 ++PERI GARITE, ATTN CARD WORKS, 101 CROSSWAYS PARK DR W, WOODBURY NY 11797-2020
(address filed with court: First National Bank of Omaha, 1620 Dodge Street, Stop Code 3105,
Omaha, NE 68197)
518431968 +SST as servicing agent for Borrowers1st Inc, 4315 Pickett Road, Bankruptcy Department,
St. Joseph, Missouri 64503-1600
518325835 +SST/Funding Trust, 4315 Picket Rd, Saint Joseph, MO 64503-1600
518325836 ++STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245,
TRENTON NJ 08646-0245
(address filed with court: State of New Jersey, Division of Taxation- Bankruptcy Section,
PO Box 245, Trenton, NJ 08695)
518325833 +Sofi, 375 Healdsburg Ave, Ste 280, Healdsburg, CA 95448-4151
518325834 +Specialized Loan Servicing, 8742 Lucent Blvd., Suite 300, Littleton, CO 80129-2386
518325837 +State of New Jersey Division of Taxation, Attn: Bankruptcy, 50 Barrack Street, PO Box 245,
Trenton, NJ 08695-0245
518325838 +State of New Jersey, Div of Taxation, PO Box 080, Trenton, NJ 08625-0080
518325840 +TD Bank USA/Target Credit, PO Box 1470, Minneapolis, MN 55440-1470
518325841 +Toyota Motor Credit, PO Box 9786, Cedar Rapids, IA 52409-0004
518413980 +Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013
518363458 +U.S. Bank National Association, RAS Citron, LLC, 130 Clinton Road, Suite 202,
Fairfield, NJ 07004-2927
518440683 U.S. Bank National Association, as Trustee, for Ir, c/o Ditech Financial LLC, PO Box 12740,
Tempe, AZ 85284-0046
518428538 Wells Fargo Bank, N.A., Wells Fargo Card Services, PO Box 10438, MAC F8235-02F,
Des Moines, IA 50306-0438
518325843 +Wells Fargo Card Service, Credit Bureau Resolution, PO Box 14517,
Des Moines, IA 50306-3517

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
smg E-mail/Text: usanj.njbankr@usdoj.gov Feb 25 2020 23:59:32 U.S. Attorney, 970 Broad St.,
Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Feb 25 2020 23:59:29 United States Trustee,
Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
Newark, NJ 07102-5235518325809 +E-mail/PDF: gecsedirecoverycorp.com Feb 26 2020 00:07:12 Amazon/Synchrony Bank,
PO Box 965015, Orlando, FL 32896-5015518458327 +E-mail/Text: broman@amhfcu.org Feb 25 2020 23:59:38 American Heritage FCU,
Brian Romaniello, 2060 Red Lion Rd., Philadelphia, Pa 19115-1603518325813 +E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Feb 26 2020 00:05:34 Capital One,
Attn: General Correspondence, PO Box 30285, Salt Lake City, UT 84130-0285

518392366 +E-mail/PDF: EBN.AIS@AMERICANINFOSOURCE.COM Feb 26 2020 00:06:55

Capital One Bank (USA), N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901

518325814 +E-mail/PDF: gecsedirecoverycorp.com Feb 26 2020 00:06:17 Care Credit - Synchrony Bank,
PO Box 965036, Orlando, FL 32896-5036518325818 +E-mail/PDF: creditonebknofications@resurgent.com Feb 26 2020 00:05:40 Credit One Bank,
PO Box 98873, Las Vegas, NV 89193-8873518341212 E-mail/Text: mrdiscen@discover.com Feb 25 2020 23:58:21 Discover Bank,
Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025

District/off: 0312-3

User: admin
Form ID: pdf901

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Total Noticed: 70

Date Rcvd: Feb 25, 2020

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

518325822 E-mail/Text: sbse.cio.bnc.mail@irs.gov Feb 25 2020 23:58:42 IRS,
District Director of the IRS, 955 South Springfield Avenue, Springfield, NJ 07081
518325825 +E-mail/Text: bk.notifications@jpmchase.com Feb 25 2020 23:59:19 JP Morgan Chase Bank,
PO Box 29505, Phoenix, AZ 85038-9505
518325826 E-mail/Text: bncnotices@becket-lee.com Feb 25 2020 23:58:27 Kohl's/Capital One,
Kohl's Payment Center, PO Box 2983, Milwaukee, WI 53201-2983
518579456 E-mail/PDF: resurgentbknotifications@resurgent.com Feb 26 2020 00:05:46 LVNV Funding LLC,
PO Box 10587, Greenville, SC 29603-0587
518579457 E-mail/PDF: resurgentbknotifications@resurgent.com Feb 26 2020 00:05:48 LVNV Funding LLC,
PO Box 10587, Greenville, SC 29603-0587, LVNV Funding LLC, PO Box 10587,
Greenville, SC 29603-0587
518573744 +E-mail/PDF: resurgentbknotifications@resurgent.com Feb 26 2020 00:05:48 LVNV Funding LLC,
c/o Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587,
LVNV Funding LLC, c/o Resurgent Capital Services 29603-0587
518573743 E-mail/PDF: resurgentbknotifications@resurgent.com Feb 26 2020 00:07:39 LVNV Funding LLC,
c/o Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
518441263 E-mail/PDF: resurgentbknotifications@resurgent.com Feb 26 2020 00:05:43 LVNV Funding, LLC,
Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
518325828 +E-mail/Text: bk@lendingclub.com Feb 25 2020 23:59:58 Lending Club,
71 Stevenson Street, Ste 300, San Francisco, CA 94105-2985
518404934 E-mail/PDF: MerrickBKNotifications@Resurgent.com Feb 26 2020 00:07:09 MERRICK BANK,
Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368
518325831 +E-mail/PDF: MerrickBKNotifications@Resurgent.com Feb 26 2020 00:06:16 Merrick Bank,
10705 S Jordan Gtwy Ste 200, South Jordan, UT 84095-3977
518446002 E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Feb 26 2020 00:05:38
Portfolio Recovery Associates, LLC, c/o Amazon, POB 41067, Norfolk VA 23541
518447278 E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Feb 26 2020 00:20:19
Portfolio Recovery Associates, LLC, c/o Best Buy, POB 41067, Norfolk VA 23541
518446933 E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Feb 26 2020 00:07:25
Portfolio Recovery Associates, LLC, c/o Juniper, POB 41067, Norfolk VA 23541
518445861 E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Feb 26 2020 00:06:27
Portfolio Recovery Associates, LLC, c/o Lowe's, POB 41067, Norfolk VA 23541
518445986 E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Feb 26 2020 00:19:18
Portfolio Recovery Associates, LLC, c/o Paypal Extras Mastercard, POB 41067,
Norfolk VA 23541
518445891 E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Feb 26 2020 00:20:20
Portfolio Recovery Associates, LLC, c/o Walmart Credit Card, POB 41067, Norfolk VA 23541
518325832 +E-mail/Text: bankruptcy@prosper.com Feb 25 2020 23:59:59 Prosper Marketplace,
221 Main Street, #300, San Francisco, CA 94105-1909
518449047 +E-mail/Text: bncmail@w-legal.com Feb 25 2020 23:59:40 Prosper Marketplace Inc.,
C/O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
518434656 +E-mail/Text: specialservicing@sofi.com Feb 26 2020 00:00:07 SoFi Lending Corp,
One Letterman Dr Bldg A Ste 4700, San Francisco, CA 94129-1512
518325839 E-mail/PDF: gecsedirecoverycorp.com Feb 26 2020 00:06:16 Synch/PPMC, PO Box 965005,
Orlando, FL 32896-5306
518328787 +E-mail/PDF: gecsedirecoverycorp.com Feb 26 2020 00:06:16 Synchrony Bank,
c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
518446613 +E-mail/PDF: gecsedirecoverycorp.com Feb 26 2020 00:07:12 Synchrony Bank,
c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
518394754 +E-mail/Text: bncmail@w-legal.com Feb 25 2020 23:59:40 TD Bank USA, N.A.,
C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
518435429 +E-mail/PDF: EBN_AIS@AMERICANINFOSOURCE.COM Feb 26 2020 00:06:02 Verizon,
by American InfoSource as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
518325842 +E-mail/PDF: gecsedirecoverycorp.com Feb 26 2020 00:07:11 Wal-Mart / Synchrony Bank,
PO Box 965024, Orlando, FL 32896-5024

TOTAL: 35

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

518325844 xx, xx
cr* +U.S. Bank National Association, RAS Citron, LLC, 130 Clinton Road, Suite 202,
Fairfield, NJ 07004-2927
518325823* ++INTERNAL REVENUE SERVICE, CENTRALIZED INSOLVENCY OPERATIONS, PO BOX 7346,
PHILADELPHIA PA 19101-7346
(address filed with court: IRS, United States Attorney for the IRS,
970 Broad Street, 5th Floor, Newark, NJ 07102)
518325824* +IRS, PO Box 7346, Philadelphia, PA 19101-7346

TOTALS: 1, * 3, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

District/off: 0312-3

User: admin
Form ID: pdf901

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Total Noticed: 70

Date Rcvd: Feb 25, 2020

***** BYPASSED RECIPIENTS (continued) *****

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 27, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 25, 2020 at the address(es) listed below:

Albert Russo docs@russotrustee.com
Aleisha Candace Jennings on behalf of Creditor U.S. Bank National Association
ajennings@rasflaw.com
Denise E. Carlon on behalf of Creditor Toyota Motor Credit Corporation
dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Rebecca Ann Solarz on behalf of Creditor Toyota Motor Credit Corporation
rsolarz@kmlawgroup.com
Robert Braverman on behalf of Debtor Margaret L. Boone rbraverman@mcdowelllegal.com,
tcuccuini@mcdowelllegal.com;rbraverman@mcdowelllegal.com;Lwood@mcdowelllegal.com;kgresh@mcdowelllegal.com;kbrocious@mcdowelllegal.com;djamison@mcdowelllegal.com;cgetz@mcdowelllegal.com
Shauna M Deluca on behalf of Creditor U.S. Bank National Association sdeluca@rasflaw.com
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 7